

# Retirement process flowchart

For members with Additional Voluntary Contributions (AVCs).

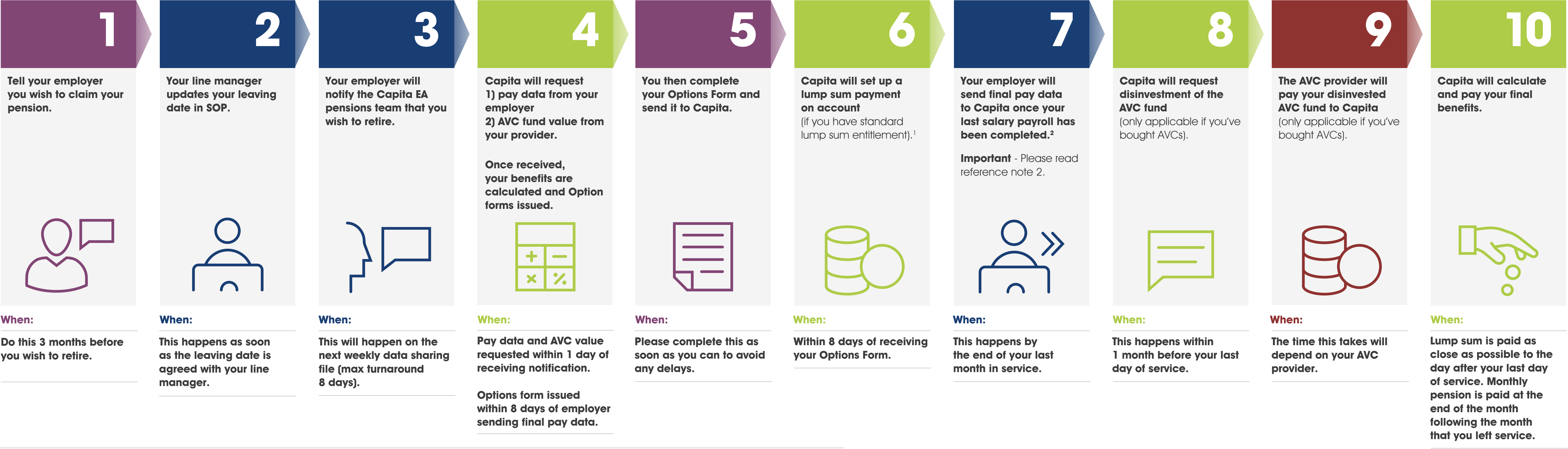
Key:

What you need to do

What your employer or line manager needs to do

What Capita needs to do

What the AVC provider needs to do



<sup>1</sup> The payment on account is 90% of the standard lump sum. If you're not entitled to a standard lump sum, then no lump sum payment on account is set up.

<sup>2</sup> Depending on what date in the month your retirement date is, Capita may have to wait longer for the final pay data, as your employer cannot provide this until your final payroll has been processed.

**Important note:** If you're late in sending your Options form back to us and you miss the payroll cut off point, any payments that are paid late would be backdated.